

der the 1956 amendments to the Social Security Act.⁴

More than half of all widows under age 65 had some earnings in December 1956. The proportion was only slightly larger for those without children than for those with children in their care. It is likely, however, that part-time or intermittent work was more common among the latter group because women with children usually seek jobs that are conveniently located, with convenient hours, or other special requirements. Perhaps 35,000-45,000 widows under age 65 were receiving unemployment insurance benefits in December 1956.

Apparently almost all widows with children in their care had some income from earnings and/or social insurance or aid to dependent children in December 1956, but about 30 percent of the other widows under age 65 were without income from these sources.

Old-Age Benefits in Current-Payment Status, December 31, 1956

Old-age insurance benefits under the Social Security Act were being paid on December 31, 1956, to about 5.1 million persons; a year earlier—in December 1955—almost 4.5 million had been receiving benefits. The accompanying table shows the average monthly benefit amount at the end of 1956 and gives a percentage distribution of the number of beneficiaries according to the size of their benefit. The data are classified by the beneficiaries' State of residence at the close of the year.

The average old-age benefit of \$63.09 being paid in December 1956 was about \$1.19 higher than the average in December 1955. One reason for the higher average was the increasing proportion of benefits computed on the basis of earnings after 1950. Beginning in 1955 the maximum amount of annual earnings that can be used in benefit computa-

tions was raised from \$3,600 to \$4,200. A second factor in the increase was the progressively rising proportion of beneficiaries whose benefits were computed under the provision that permits up to 5 years of lowest earnings to be excluded in calculating the average monthly wage. The

average old-age benefit being paid went up each month, from \$61.90 in December 1955 to \$63.31 in October 1956. The average dropped to \$63.09 in November, however, when a large number of women aged 62-64 were awarded monthly old-age benefits that, because of the actuarial reduc-

Number and average monthly amount of old-age insurance benefits in current-payment status and percentage distribution by amount of benefit,¹ by State, December 31, 1956

Percentage distribution based on sampling ratios that vary inversely with the number of beneficiaries in the State]

State ² (ranked by size of average benefit)	Average old-age benefit	Number of old-age beneficiaries	Percent of old-age beneficiaries receiving—								
			Total	\$24.00- 29.90	\$30.00	\$30.10- 44.90	\$45.00- 59.90	\$60.00- 74.90	\$75.00- 89.90	\$90.00- 108.40	\$108.50
Total.....	\$63.09	5,112,430	100.0	0.5	15.1	12.1	16.4	22.7	15.6	16.4	1.2
Connecticut.....	70.01	89,868	100.0	.3	8.3	8.1	13.7	24.3	21.5	22.3	1.5
Michigan.....	68.98	210,847	100.0	.3	11.5	9.9	14.7	18.8	16.7	25.8	2.3
New Jersey.....	68.95	201,964	100.0	.4	8.9	9.6	15.1	23.3	18.9	22.0	1.8
Pennsylvania.....	66.66	394,110	100.0	.4	10.9	10.2	15.6	24.9	18.6	18.2	1.2
Ohio.....	66.66	287,493	100.0	.3	13.0	10.2	15.2	21.4	16.3	21.8	1.8
Massachusetts.....	66.35	219,373	100.0	.2	9.4	9.8	17.2	27.8	18.3	16.3	1.0
Illinois.....	66.33	311,318	100.0	.4	12.8	9.8	15.7	23.1	17.0	19.9	1.3
New York.....	65.93	604,607	100.0	.3	11.3	10.4	15.6	24.9	18.4	17.7	1.4
Rhode Island.....	65.26	37,460	100.0	.5	8.5	9.9	18.0	28.7	19.1	14.4	.9
Florida.....	64.22	157,680	100.0	.5	14.6	11.9	16.0	21.1	17.0	17.7	1.2
Washington.....	63.61	99,739	100.0	.5	14.2	11.0	18.9	21.5	14.7	18.0	1.2
Wisconsin.....	63.50	129,560	100.0	.5	16.6	11.5	15.1	20.7	15.2	19.0	1.4
Delaware.....	63.35	12,074	100.0	.5	12.3	11.8	17.4	26.2	15.6	15.1	1.1
Utah.....	63.16	17,288	100.0	.4	16.4	12.0	15.5	20.4	16.4	17.1	1.8
California.....	63.10	441,566	100.0	.3	13.8	12.9	18.8	22.1	14.4	16.3	1.4
Indiana.....	62.73	147,923	100.0	.5	15.9	12.6	15.8	20.8	15.1	18.1	1.2
Nevada.....	62.69	5,575	100.0	0	15.4	15.4	21.3	20.2	11.4	15.4	.9
Arizona.....	62.61	22,588	100.0	.8	18.1	11.9	16.3	19.8	16.3	16.1	.7
Oregon.....	62.55	69,293	100.0	.4	14.8	12.1	20.1	21.0	14.6	15.7	1.3
Alaska.....	61.82	2,303	100.0	.3	15.6	13.7	18.8	22.0	11.4	17.2	1.0
West Virginia.....	61.72	55,400	100.0	.4	17.8	13.0	15.2	26.3	14.0	12.5	.8
Maryland.....	61.72	69,037	100.0	.5	15.8	12.9	16.2	24.6	15.2	13.9	.9
New Hampshire.....	61.46	27,208	100.0	.2	14.1	14.2	18.0	27.9	12.4	12.2	1.0
District of Columbia.....	61.24	19,860	100.0	.3	14.0	13.3	19.4	23.7	15.1	13.2	1.0
Wyoming.....	61.20	7,617	100.0	.4	14.3	12.1	16.6	25.4	16.0	13.8	1.4
Colorado.....	61.19	43,397	100.0	.6	17.9	14.2	16.0	21.8	14.1	14.7	.7
Minnesota.....	60.85	99,605	100.0	.5	18.8	12.9	15.9	21.4	14.2	15.2	1.1
Montana.....	60.58	18,693	100.0	.1	18.2	12.2	17.2	22.3	12.2	15.7	2.1
Missouri.....	60.56	141,927	100.0	.5	17.3	14.4	15.9	22.7	14.1	14.2	.9
Hawaii.....	59.78	10,397	100.0	.6	19.0	13.4	18.3	22.4	17.7	8.0	.6
Vermont.....	58.80	15,336	100.0	.5	17.4	15.2	17.0	25.9	14.3	9.0	.7
Iowa.....	58.70	88,027	100.0	.7	20.5	14.1	16.1	22.3	12.6	13.2	.5
Maine.....	58.66	43,188	100.0	.4	18.5	14.9	18.5	23.4	14.1	9.5	.7
Idaho.....	58.03	17,638	100.0	.4	19.5	14.9	16.2	21.9	13.2	13.2	.7
Nebraska.....	57.98	41,271	100.0	.3	20.8	15.8	15.6	22.5	12.5	11.5	1.0
Kansas.....	57.86	62,727	100.0	.5	19.6	15.7	16.8	20.7	13.8	12.4	.5
Virginia.....	57.34	77,973	100.0	.6	21.9	15.6	16.7	21.4	13.7	9.5	.6
Kentucky.....	56.73	74,050	100.0	.8	22.6	15.4	16.8	22.0	10.9	10.9	.6
Oklahoma.....	56.53	55,613	100.0	.6	23.1	14.3	16.6	21.9	11.4	11.4	.7
Texas.....	56.35	163,416	100.0	1.0	22.4	14.7	17.5	20.9	11.4	11.5	.6
New Mexico.....	56.04	11,097	100.0	.9	24.0	17.0	15.6	20.2	10.6	10.6	1.1
South Dakota.....	55.96	16,405	100.0	.2	22.0	15.6	15.8	23.5	13.2	9.2	.5
Louisiana.....	55.69	49,913	100.0	1.1	23.0	14.9	18.1	21.3	9.9	10.6	1.1
North Carolina.....	55.46	70,564	100.0	.9	21.3	15.8	18.5	23.3	11.8	7.6	.8
South Carolina.....	55.04	33,057	100.0	1.3	22.6	14.9	19.2	20.5	12.8	8.3	.4
Alabama.....	54.86	60,068	100.0	.8	24.4	14.9	18.2	21.3	10.4	9.2	.8
North Dakota.....	54.23	11,471	100.0	.5	26.6	16.5	16.0	22.9	10.8	6.0	.7
Georgia.....	53.84	64,248	100.0	1.0	23.3	17.5	18.3	21.2	10.3	7.9	.5
Tennessee.....	53.82	69,110	100.0	1.0	25.2	16.5	18.1	20.3	10.3	8.1	.5
Arkansas.....	51.49	44,500	100.0	.8	30.0	16.3	17.2	19.9	8.3	7.2	.3
Mississippi.....	49.78	34,502	100.0	1.2	32.1	19.3	15.4	19.2	7.0	5.4	.4
Virgin Islands.....	44.69	264	100.0	.8	31.8	32.6	12.5	13.6	3.8	4.9	0
Puerto Rico.....	41.34	19,150	100.0	.8	38.6	32.0	12.5	11.1	2.8	2.1	.1
Foreign.....	65.22	33,072	100.0	.1	10.4	9.9	16.6	33.2	16.7	12.6	.5

⁴ For a summary of available data relating to the income sources of women approaching age 65, see the *Bulletin*, June 1957, pages 9-10.

¹ For persons receiving both an old-age benefit and a widow's, widower's, or parent's secondary benefit or a wife's or husband's secondary benefit that was awarded, reinstated, or adjusted after Sept. 13, 1956, the amount of the reduced secondary benefit is combined with the amount of the

old-age benefit. Actuarially reduced benefits payable to women aged 62-64 at entitlement may be represented in all the amount-of-benefit intervals except that for \$108.50 and account for all the cases in the \$24.00-\$29.90 interval.

² Beneficiary's State of residence.

tion for early retirement, averaged \$48.26.

Almost a third of all old-age beneficiaries were receiving monthly benefits of \$75.00–\$108.50. About two-fifths were receiving benefits in the \$45.00–\$74.90 range, and slightly more than one-fourth were receiving benefits of less than \$45.00. Actuarially reduced benefits payable to women aged 62–64 at entitlement may be represented in all the amount-of-benefit intervals except the one for \$108.50, and they account for all benefits of \$24.00–\$29.90.

Benefits of exactly \$30.00, representing mainly amounts going to persons entitled to the statutory minimum, were being paid to about 772,000 old-age beneficiaries—61,000 more than at the end of 1955. As a proportion of all old-age beneficiaries, however, the number of persons receiving a \$30.00 benefit declined 0.8 percent to 15.1 percent. The figure for the number of persons receiving an old-age benefit of exactly \$30.00 at the end of 1955 represented the number receiving the minimum benefit. The corresponding figure for December 1956 includes some benefits that were reduced to exactly \$30.00 because of actuarial reduction for early retirement. Then, too, some benefits in the \$24.00–\$29.90 interval would have been \$30.00 minimum benefits if they had not been actuarially reduced because the beneficiary was aged 62–64 at entitlement.

Among the 48 States the average old-age benefit at the end of 1956 ranged from \$70.01 in Connecticut to \$49.78 in Mississippi. Benefits of \$75.00–\$108.50 were being paid to 45 percent of the old-age beneficiaries in Connecticut and to 13 percent in Mississippi. Only 17 percent of the old-age beneficiaries in Connecticut but 53 percent of those in Mississippi were receiving benefits of \$24.00–\$44.90. In Puerto Rico, where the average benefit was only \$41.34, 71 percent of the old-age beneficiaries were receiving less than \$45.00.

The average old-age benefit was highest in the Northeastern States and in certain North Central States, somewhat lower in the Far West and Middle West, and for the most part lowest in the Southern States. Four of the six States with the highest av-

erage old-age benefits are in the Northeast, and five of the six States with the lowest average benefits are in the South. In the Southern States, workers had more periods of non-covered employment in their earnings histories; the result was a reduction in the average monthly earnings from which their benefits were computed. Regional differences in wage rates are also reflected, to some extent, in the average benefits.

Recent Publications*

Social Security Administration

CHILDREN'S BUREAU. *Public Programs for Crippled Children, 1955*, by Lillian R. Freedman and Sadie Saffian. (Statistical Series No. 40.) Washington: The Bureau, 1957. 28 pp. Processed. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

General

"American Indians and American Life." *Annals of the American Academy of Political and Social Science*, Philadelphia, Vol. 311, May 1957, entire issue. \$2.

Includes papers on the administration of Indian affairs and institutional aspects of contemporary Indian life.

ELMER, M. C. *Contemporary Social Thought: Contributors and Trends*. Pittsburgh: University of Pittsburgh Press, 1956. 256 pp. \$5.

A chapter is devoted to social work and social reform.

GLICK, PAUL C. *American Families*. Prepared for the Social Science Research Council in cooperation with the U. S. Department of Commerce, Bureau of the Census. New York: John Wiley & Sons, Inc., 1957. 240 pp. \$6.50.

HANSEN, ALVIN H. *The American Economy*. (Economics Handbook Series.) New York: McGraw-Hill Book Company, Inc., 1957. 199 pages. \$5.00.

* Prepared in the Library, Department of Health, Education, and Welfare. Orders for items listed should be directed to publishers and booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

Reviews the economic advances of the past generation and shows how they apply to past, present, and future policy issues. Includes chapters on the operation of the Employment Act of 1946.

INDUSTRIAL RELATIONS RESEARCH ASSOCIATION. *Research in Industrial Human Relations: A Critical Appraisal*. (Publication No. 17.) New York: Harper & Brothers, 1957. 213 pp. \$3.50.

MERTON, ROBERT K. *Social Theory and Social Structure*. (Rev. ed.) Glencoe, Ill.: The Free Press, 1957. 645 pp. \$7.50.

U. S. DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE. *Annual Report, 1956*. Washington: U. S. Govt. Print. Off., 1957. 268 pp. 75 cents. Contains the report of the Secretary as well as the reports of the constituent organizations.

U. S. DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE. OFFICE OF THE SECRETARY. OFFICE OF PROGRAM ANALYSIS. *Grants-in-Aid Administered by U. S. Department of Health, Education, and Welfare*. Washington: The Office, 1957. 112 pp. Processed.

Gives background information, explains the purpose of the various programs, and tells how funds are distributed under each program.

UNIVERSITIES—NATIONAL BUREAU COMMITTEE FOR ECONOMIC RESEARCH. *The Measurement and Behavior of Unemployment: A Conference . . .* (National Bureau of Economic Research, Special Conference Series, No. 8.) Princeton: Princeton University Press, 1957. 605 pp. \$7.50.

Retirement and Old Age

ANDERSON, JOHN E. "Personal and Social Adjustment in Old Age." *Journal Lancet*, Minneapolis, Vol. 77, May 1957, pp. 146–149. 50 cents.

CLARK, F. LE GROS, and DUNNE, AGNES C. *Ageing in Industry: An Inquiry, Based on Figures Derived from Census Reports, into the Problem of Ageing under the Conditions of Modern Industry*. New York: The Philosophical Library, Inc., 1956. 146 pp. \$7.50.

A study made in Great Britain.

COHEN, WILBUR J. *Retirement Policies under Social Security*. Berkeley and Los Angeles: University of California Press, 1957. 105 pp. \$3.

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